

SSN: [REDACTED]
Your SSN has been masked for your protection.

You have been on our files since [REDACTED]
Date of Birth: [REDACTED]

Names Reported: LARA M. SANDERS [REDACTED]

Addresses Reported:

Address	Date Reported
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

Telephone Numbers Reported:

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
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Employment Data Reported:

Employer Name	Position	Date Verified
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

Remarks Key
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CBG CLOSED BY CREDIT GRANTOR	>FPI< FORECLOSURE INITIATED	LMN LOAN MODIFIED NON GOVT
PPA PAYING PARTIAL PMT AGMT	>PRL< UNPAID BALANCE CHARGED OFF	

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Redacted

Redacted

CACH LLC #542418078140****
P O BOX10497
GREENVILLE, SC 29603
(866) 453-2753

Placed for collection:	06/27/2014	Balance:	\$15,372	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	10/03/2017		
Account Type:	Open Account	Last Payment Made:	11/17/2011		
Loan Type:	DEBT BUYER	Original Amount:	\$15,372		
		Original Creditor:	CITIBANK N A SIMPLICITY (Financial)		
		Past Due:	>\$15,372<		

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 11/2018

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid